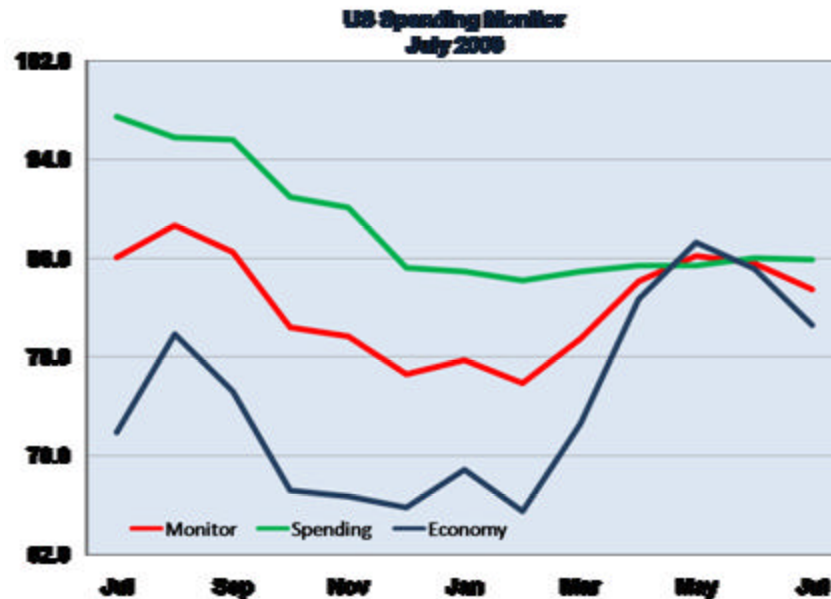




DISCOVER[®] U.S. SPENDING MONITORSM

	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
DSM	83.5	85.6	86.2	84.2	79.5	75.7	77.8	76.6
Spending	85.9	86.0	85.4	85.4	84.9	84.3	84.9	85.2
Economy	80.6	85.2	87.3	82.7	72.6	65.0	68.9	65.8
DSBW	82.1	80.9	78.1	88.5	78.2	71.9	71.4	72.8



The Discover[®] U.S. Spending MonitorSM is a monthly index of consumer spending intentions and capacity that is based on interviews with a random sample of 8,200 U.S. adults conducted at a rate of 275 per night. In addition to spending, the survey asks consumers their opinions on the U.S. economy and their personal finances. The Monitor began in May 2007 with a base index of 100. Surveys are conducted by Rasmussen Reports, an independent survey research firm (www.rasmussenreports.com).



Discover US Spending Monitor
Survey of 15,000 US Adults
July 2009

Baseline Index Questions

1* Generally, how would you rate the U.S. economy these days?

	Jul	Jun	May	Apr	Mar	Feb
Excellent	1.8	2.2	2.8	2.9	2.9	2.4
Good	4.7	5.3	5.6	4.1	3.7	3.9
Fair	31.2	31.3	35.0	32.1	27.1	25.2
Poor	61.2	59.2	55.2	59.3	64.7	67.2
Not sure	1.1	2.0	1.4	1.5	1.5	1.3
Index	42.1	44.9	49.4	44.3	38.9	36.4

2* Are economic conditions in the country getting better or worse?

	Jul	Jun	May	Apr	Mar	Feb
Better	23.5	26.1	27.3	22.7	15.2	8.4
Worse	52.1	49.0	48.9	50.7	61.1	69.4
Same	19.3	19.0	17.9	20.4	17.1	15.7
Not sure	5.1	5.9	5.9	6.2	6.6	6.4
Index	118.9	128.3	130.4	119.8	90.1	64.9

3* How would you rate your own personal finances these days?

	Jul	Jun	May	Apr	Mar	Feb
Excellent	6.9	7.6	7.6	7.3	7.0	7.7
Good	24.7	25.2	25.6	27.2	26.4	26.2
Fair	41.2	41.6	41.2	38.9	42.2	40.4
Poor	24.6	23.5	23.5	24.0	22.5	23.4
Not sure	2.5	2.2	2.1	2.6	1.9	2.2
Index	87.4	89.3	89.6	90.2	90.6	90.2

4* Are your personal finances getting better these days, or worse?

	Jul	Jun	May	Apr	Mar	Feb
Better	18.2	19.3	20.1	18.0	16.3	15.6
Worse	51.3	48.8	48.1	48.9	52.3	53.9
Same	27.3	29.1	29.2	30.1	28.9	27.6
Not sure	3.2	2.7	2.6	3.0	2.5	3.0
Index	74.2	78.1	79.9	76.6	71.0	68.4

5* Think for a moment about all the money you spend each month... are you spending more, less or about the same as last month?

	Jul	Jun	May	Apr	Mar	Feb
More	25.3	27.3	25.0	23.7	21.1	21.9
Less	29.7	28.9	28.8	29.4	34.2	33.4
Same	43.8	42.3	44.8	45.8	43.5	43.4
Not sure	1.2	1.4	1.4	1.0	1.2	1.3
Index	71.9	74.0	72.3	70.9	65.3	66.5

6* Do you think you will spend more, less or about the same next month?

	Jul	Jun	May	Apr	Mar	Feb
More	20.9	22.5	20.1	19.5	17.4	16.6
Less	24.8	24.0	23.8	24.4	27.9	29.2
Same	52.4	51.3	54.2	54.2	52.7	52.5
Not sure	2.0	2.2	1.9	2.0	2.0	1.8
Index	75.6	77.5	75.8	74.8	70.4	68.8



**Discover US Spending Monitor
July 2009 (Cont.)**

7* Over the next 30 days, do you anticipate added expenses or a shortfall in income that would cause you to cut back on current lifestyle, spending habits?

	Jul	Jun	May	Apr	Mar	Feb
Yes	39.3	39.0	38.6	37.5	37.6	36.8
No	46.8	46.4	47.0	46.8	48.7	49.4
Not sure	13.9	14.6	14.3	15.7	13.7	13.8
Index	96.4	96.3	97.2	98.0	99.6	101.0

8* When you finish paying all of your regular bills this month, will you have money left over?

	Jul	Jun	May	Apr	Mar	Feb
Yes	46.7	47.4	48.1	47.5	50.8	48.9
No	41.4	40.3	40.1	40.6	38.2	39.5
Not sure	11.9	12.3	11.8	12.0	11.1	11.5
Index	86.5	88.0	88.7	87.9	92.5	89.9

9* [Only those who answered yes to #6] Okay, will you have more money left over than last month, less money, or about the same amount?

	Jul	Jun	May	Apr	Mar	Feb
More	9.8	12.3	9.9	11.7	9.8	11.7
Less	19.3	19.8	21.3	18.5	18.7	18.7
Same	69.6	67.0	68.2	69.3	70.6	69.0
Not sure	1.4	0.8	0.7	0.5	0.9	0.6
Index	99.1	100.0	98.1	100.4	99.0	100.2

10* Suppose you lost your income suddenly. How many months would you be able to continue living your current lifestyle before replacing your income?

	Jul	Jun	May	Apr	Mar	Feb
None	25.8	27.4	27.5	28.1	25.6	26.0
1 mo.	16.3	17.4	18.3	16.6	18.0	17.6
2 mos.	11.2	10.5	9.2	10.1	10.3	10.6
3 mos.	12.7	11.3	10.5	10.6	11.5	11.6
4 mos.	3.8	4.4	3.7	4.0	4.1	4.4
5 mos.	3.1	2.5	3.1	3.3	2.9	3.0
6 or more	22.8	21.4	21.6	22.7	22.6	21.5
Not sure	4.4	5.2	6.0	4.6	5.0	5.4
Index	98.9	93.9	92.8	95.6	96.8	95.4



Category Spending
July 2009

1* Spending next month on household expenses?

	Jul	Jun	May	Apr	Mar	Feb
More	29.0	34.7	30.4	24.8	22.9	24.9
Less	11.1	12.7	12.5	15.6	15.6	13.5
Same	57.9	51.3	55.1	57.6	59.8	59.9
Not sure	2.0	1.2	2.0	2.0	1.7	1.7

2* Spending next month on discretionary personal expenses?

	Jul	Jun	May	Apr	Mar	Feb
More	9.1	9.0	9.9	9.3	7.1	6.0
Less	53.0	51.1	49.2	49.9	53.7	54.4
Same	34.9	37.0	37.8	37.1	36.7	36.5
Not sure	3.0	2.8	3.1	3.7	2.5	3.1

3* Spending next month on household improvements?

	Jul	Jun	May	Apr	Mar	Feb
More	14.8	14.8	15.0	16.0	13.9	12.5
Less	50.3	50.4	49.9	49.8	51.6	53.7
Same	29.7	30.1	30.6	29.1	29.8	29.3
Not sure	5.2	4.8	4.5	5.1	4.7	4.6

4* Spending next month on major personal purchases?

	Jul	Jun	May	Apr	Mar	Feb
More	15.5	14.8	15.5	13.4	10.7	9.6
Less	50.0	47.8	47.8	47.4	50.6	51.7
Same	31.7	33.4	33.4	34.9	35.1	35.1
Not sure	2.8	3.9	3.3	4.3	3.6	3.6

5* Saving and investing next month?

	Jul	Jun	May	Apr	Mar	Feb
More	8.7	10.2	10.3	11.7	11.7	11.9
Less	41.9	40.3	37.9	38.6	39.6	38.9
Same	46.4	45.6	48.6	45.9	45.4	45.7
Not sure	3.1	3.8	3.3	3.9	3.2	3.5



Baseline Monitor
Gender, Age
July 2009

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jul	Jun	Jul	Jun	Jul	Jun	Jul	Jun	Jul	Jun	Jul	Jun
Index		83.5	85.6	83.1	88.5	83.9	83.1	83.1	83.8	80.3	83.7	92.1	95.3
Rate Econ	Excellent	1.8	2.2	2.4	2.9	1.3	1.6	2.1	3.2	1.4	1.0	2.0	1.8
	Good	4.7	5.3	5.5	6.4	4.0	4.4	5.0	6.1	4.1	3.7	5.0	6.6
	Fair	31.2	31.3	28.8	31.9	33.4	30.9	32.1	28.9	28.9	31.8	34.1	37.8
	Poor	61.2	59.2	62.2	56.4	60.2	61.5	59.9	59.3	64.6	62.3	57.1	51.8
	Not sure	1.1	2.0	1.1	2.4	1.1	1.6	0.8	2.5	1.0	1.2	1.9	2.1
Econ Better or Worse	Better	23.5	26.1	24.1	28.0	23.0	24.5	26.5	28.2	21.6	24.1	18.9	24.3
	Worse	52.1	49.0	55.6	47.1	48.9	50.5	49.7	47.6	55.1	52.8	52.6	44.5
	Stay same	19.3	19.0	16.0	19.9	22.2	18.2	19.7	18.5	18.4	18.3	20.2	22.2
	Not sure	5.1	5.9	4.2	4.9	5.8	6.8	4.1	5.8	4.9	4.8	8.3	9.0
Rate Personal Finances	Excellent	6.9	7.6	9.1	9.4	5.0	6.0	8.4	9.1	5.4	6.3	5.9	5.6
	Good	24.7	25.2	22.8	25.2	26.4	25.2	24.1	24.6	24.1	24.9	28.0	27.6
	Fair	41.2	41.6	38.0	40.3	44.0	42.7	37.3	37.6	43.7	44.4	47.5	47.1
	Poor	24.6	23.5	27.6	23.1	22.1	23.8	27.6	26.4	24.9	22.7	14.9	16.3
	Not sure	2.5	2.2	2.5	2.1	2.6	2.3	2.7	2.3	1.8	1.5	3.7	3.4
Personal Finances Better or Worse	Better	18.2	19.3	20.2	20.8	16.5	18.0	23.3	24.7	14.5	14.9	10.9	13.1
	Worse	51.3	48.8	52.7	46.9	50.1	50.5	48.5	45.1	56.3	54.5	48.8	47.4
	Stay same	27.3	29.1	24.2	29.6	30.0	28.7	24.3	27.0	26.9	28.8	37.4	36.4
	Not sure	3.2	2.7	2.9	2.7	3.4	2.8	3.9	3.3	2.3	1.9	2.9	3.0
Spending Compared to Last Month	More	25.3	27.3	23.3	24.7	27.1	29.5	26.3	27.5	24.0	27.3	25.3	26.9
	Less	29.7	28.9	32.3	30.1	27.5	27.9	31.6	31.3	31.5	29.0	20.0	21.7
	About same	43.8	42.3	43.0	43.2	44.5	41.6	41.2	39.8	43.2	42.3	53.2	49.9
	Not sure	1.2	1.4	1.4	1.9	1.0	1.0	1.0	1.4	1.3	1.4	1.4	1.5



Baseline Monitor
Gender, Age
July 2009 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jul	Jun	Jul	Jun	Jul	Jun	Jul	Jun	Jul	Jun	Jul	Jun
Index		83.5	85.6	83.1	88.5	83.9	83.1	83.1	83.8	80.3	83.7	92.1	95.3
Spending Next Month	More	20.9	22.5	20.1	22.0	21.5	23.0	23.2	24.2	18.6	21.7	18.9	19.4
	Less	24.8	24.0	27.9	26.4	22.0	22.0	26.8	25.8	26.0	24.8	15.6	16.8
	About same	52.4	51.3	50.3	49.4	54.2	52.9	48.2	47.7	53.4	51.9	63.2	60.9
	Not sure	2.0	2.2	1.7	2.2	2.3	2.1	1.9	2.3	2.0	1.6	2.3	2.9
Add Exp. or Shortfall Next 30 Days	Yes	39.3	39.0	40.0	38.1	38.8	39.7	42.4	41.7	40.9	40.9	26.2	26.2
	No	46.8	46.4	47.3	48.5	46.4	44.6	46.1	45.0	44.7	45.0	54.1	54.1
	Not sure	13.9	14.6	12.7	13.3	14.9	15.7	11.5	13.3	14.5	14.1	19.8	19.7
Money Left After Paying Debts	Yes	46.7	47.4	48.2	50.2	45.4	45.1	45.8	44.5	45.3	49.2	52.6	52.2
	No	41.4	40.3	41.5	37.9	41.4	42.4	44.5	44.9	42.8	39.5	28.8	28.3
	Not sure	11.9	12.3	10.3	11.9	13.2	12.6	9.6	10.5	12.0	11.3	18.6	19.5
Money Left Compared to Last Month	More	9.8	12.3	11.7	15.5	8.0	9.3	11.9	18.4	9.1	8.4	5.5	5.1
	Less	19.3	19.8	17.9	17.5	20.5	22.1	16.2	17.0	23.6	23.3	19.0	19.7
	About same	69.6	67.0	68.7	66.6	70.4	67.4	69.6	63.6	66.8	67.7	74.9	74.2
	Not sure	1.4	0.8	1.6	0.4	1.1	1.3	2.3	1.0	0.4	0.6	0.7	1.0
Months Continue Lifestyle If You Lost Income	None	25.8	27.4	24.4	25.4	27.0	29.1	32.3	35.3	22.3	22.8	13.4	13.7
	One	16.3	17.4	14.4	15.8	17.9	18.7	15.8	18.7	17.2	16.6	15.5	15.2
	Two	11.2	10.5	10.5	10.7	11.8	10.4	11.6	10.5	12.0	11.3	8.0	8.7
	Three	12.7	11.3	13.3	11.2	12.2	11.4	13.9	11.5	11.4	11.4	12.0	10.5
	Four	3.8	4.4	3.8	5.0	3.9	3.9	3.5	4.3	4.4	4.4	3.5	4.7
	Five	3.1	2.5	3.4	2.8	2.8	2.3	3.1	2.1	2.9	2.6	3.3	3.2
	Six +	22.8	21.4	26.2	25.0	19.8	18.2	17.3	13.9	25.1	26.1	34.5	33.1
	Not sure	4.4	5.2	4.1	4.1	4.6	6.1	2.5	3.6	4.6	4.7	9.7	10.9



Baseline Monitor
Income, Married
July 2009

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		July	June	July	June	July	June	July	June	July	June	July	June	July	June	July	June
Index		83.5	85.6	67.9	71.4	83.7	91.1	109.5	105.1	88.1	86.8	74.5	83.5	83.8	79.0	83.2	89.4
Rate Econ	Excel	1.8	2.2	2.3	2.4	1.8	0.9	0.6	2.6	1.2	2.1	3.2	2.3	1.3	2.4	2.2	2.1
	Good	4.7	5.3	5.2	5.6	3.0	5.3	4.9	4.8	4.9	5.1	4.2	5.8	4.1	4.8	4.7	5.6
	Fair	31.2	31.3	26.5	24.7	29.5	37.8	42.5	37.5	32.4	32.4	28.9	29.5	32.6	29.0	30.4	32.9
	Poor	61.2	59.2	65.0	64.1	65.4	55.6	51.1	54.5	60.5	59.4	62.4	58.7	61.0	62.8	61.4	56.9
	Not sure	1.1	2.0	1.1	3.2	0.3	0.4	0.8	0.6	1.0	1.0	1.3	3.7	0.9	1.0	1.2	2.5
Econ Better or Worse	Better	23.5	26.1	20.0	20.9	20.4	28.6	35.0	34.6	24.5	25.9	21.6	26.4	25.7	23.9	22.3	27.4
	Worse	52.1	49.0	54.6	50.8	60.0	51.3	40.1	42.5	52.4	50.9	51.5	45.5	50.7	52.4	52.9	47.1
	Same	19.3	19.0	17.9	20.4	16.8	16.1	22.9	19.7	18.8	18.4	20.5	20.1	19.5	18.6	19.2	19.2
	Not sure	5.1	5.9	7.5	7.9	2.9	4.0	2.1	3.2	4.3	4.8	6.5	8.0	4.1	5.1	5.6	6.4
Rate Personal Finances	Excel	6.9	7.6	2.7	3.8	6.5	6.2	14.2	15.6	8.1	8.4	4.5	6.1	6.3	8.7	6.9	6.8
	Good	24.7	25.2	11.2	12.2	27.8	30.1	46.4	43.1	29.0	27.6	16.2	21.0	26.7	23.9	23.6	26.1
	Fair	41.2	41.6	40.0	42.4	49.1	48.3	33.8	33.7	43.1	42.6	37.5	39.7	39.1	38.1	42.8	43.7
	Poor	24.6	23.5	42.7	38.5	15.9	14.1	5.2	7.0	18.2	19.7	37.3	30.3	25.4	27.6	24.2	21.0
	Not sure	2.5	2.2	3.4	3.1	0.6	1.2	0.4	0.6	1.6	1.8	4.5	2.9	2.5	1.7	2.6	2.5
Personal Finances Better or Worse	Better	18.2	19.3	12.1	13.6	17.9	20.9	31.3	29.1	19.8	19.4	15.1	19.2	22.3	21.4	15.2	18.1
	Worse	51.3	48.8	58.7	55.7	54.7	46.8	35.8	39.9	49.5	49.4	55.0	47.7	48.2	49.8	53.6	48.3
	Same	27.3	29.1	23.6	26.3	26.7	31.0	32.4	30.4	28.6	29.1	24.6	29.2	26.4	26.3	27.9	30.8
	Not sure	3.2	2.7	5.6	4.4	0.7	1.3	0.5	0.6	2.0	2.1	5.4	3.9	3.1	2.5	3.2	2.8
Spending Compared to Last Month	More	25.3	27.3	31.0	31.2	23.0	26.2	19.2	22.3	24.3	26.1	27.4	29.5	28.6	27.8	22.9	27.0
	Less	29.7	28.9	30.0	29.7	32.1	29.2	25.6	28.1	30.1	29.6	28.9	27.7	27.9	30.5	31.0	28.0
	Same	43.8	42.3	37.4	36.9	44.3	44.2	55.2	49.4	44.6	43.2	42.2	40.9	42.0	40.7	45.2	43.4
	Not sure	1.2	1.4	1.6	2.2	0.6	0.4	0.1	0.2	1.1	1.1	1.4	1.9	1.5	1.0	1.0	1.6



Baseline Monitor
Income, Married
July 2009 (cont.)

		Total		Income						Married				Kids @ Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		July	June	July	June	July	June	July	June	July	June	July	June	July	June	July	June
Index		83.5	85.6	67.9	71.4	83.7	91.1	109.5	105.1	88.1	86.8	74.5	83.5	83.8	79.0	83.2	89.4
Spending Next Month	More	20.9	22.5	25.1	26.4	16.1	21.7	19.8	17.5	18.9	22.1	24.7	23.2	23.5	24.9	18.8	20.9
	Less	24.8	24.0	25.5	24.4	26.3	22.6	21.7	24.6	24.2	25.6	25.8	21.2	23.9	26.6	25.3	22.6
	Same	52.4	51.3	46.5	46.4	56.6	54.8	58.3	56.6	54.8	50.3	47.5	53.0	51.2	46.3	53.5	54.4
	Not sure	2.0	2.2	2.8	2.7	0.9	0.9	0.2	1.3	2.0	1.9	2.0	2.6	1.4	2.3	2.4	2.1
Add exp shortfall 30 days	Yes	39.3	39.0	50.5	48.9	36.2	34.6	25.2	28.2	35.6	37.9	46.6	41.0	42.4	44.3	37.1	35.8
	No	46.8	46.4	33.5	35.5	51.5	52.7	66.7	60.5	50.1	47.5	40.4	44.5	47.0	41.1	46.9	49.6
	Not sure	13.9	14.6	16.1	15.5	12.4	12.7	8.1	11.3	14.3	14.6	13.0	14.5	10.5	14.6	16.0	14.5
\$ After Debt Pay	Yes	46.7	47.4	27.5	30.7	53.4	56.3	73.2	69.5	51.5	50.2	37.2	42.5	46.9	41.2	46.6	51.0
	No	41.4	40.3	58.5	54.6	36.6	33.2	21.6	24.5	37.0	38.8	50.2	43.1	46.5	49.4	38.4	35.0
	Not sure	11.9	12.3	13.9	14.7	10.0	10.4	5.2	5.9	11.5	11.0	12.6	14.4	6.6	9.4	14.9	13.9
\$ Left v. Last Month	More	9.8	12.3	8.4	10.4	10.2	14.5	11.3	12.2	8.3	11.3	13.7	14.6	10.0	13.2	9.7	11.8
	Less	19.3	19.8	20.4	26.0	19.7	18.5	17.6	16.6	19.3	19.5	19.2	20.5	17.2	19.5	20.4	20.1
	Same	69.6	67.0	69.0	62.4	69.1	66.6	69.8	70.7	70.9	68.2	65.8	64.5	71.1	66.2	68.7	67.4
	Not sure	1.4	0.8	2.1	1.1	1.0	0.4	1.3	0.5	1.4	1.0	1.2	0.4	1.6	1.1	1.1	0.7
Mos Hold Lifestyle Income Lost	None	25.8	27.4	38.1	39.3	22.5	22.7	10.7	12.9	21.2	24.8	34.7	31.9	33.0	36.4	20.9	22.1
	One	16.3	17.4	22.7	21.4	13.0	16.0	9.6	11.7	13.6	16.7	21.5	18.5	13.8	18.0	17.8	17.0
	Two	11.2	10.5	10.7	9.6	11.9	11.6	10.4	11.7	12.1	10.5	9.4	10.7	12.4	11.5	10.5	10.0
	Three	12.7	11.3	9.3	9.2	15.3	13.6	17.0	13.9	13.9	11.7	10.2	10.6	14.0	10.5	12.0	11.9
	Four	3.8	4.4	3.2	3.0	3.9	4.6	4.9	6.7	3.8	5.0	3.8	3.2	2.8	4.3	4.6	4.3
	Five	3.1	2.5	0.9	1.5	4.1	3.5	6.5	3.5	3.6	3.0	2.1	1.5	2.9	2.4	3.2	2.6
	Six +	22.8	21.4	10.3	10.4	26.5	24.2	38.8	38.1	27.6	23.9	13.3	16.7	18.3	14.1	25.6	25.6
Not sure	4.4	5.2	4.7	5.6	2.7	3.9	2.1	1.5	4.0	4.3	5.1	6.8	2.8	2.8	5.5	6.5	



Category Spending
Gender, Age
July 2009

		Gender				Age					
		July		June		July			June		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	28.6	29.3	35.0	34.4	28.1	30.1	29.0	32.2	39.0	32.5
	Less	13.2	9.3	13.7	11.9	11.6	11.7	8.4	15.7	10.7	8.4
	Same	56.5	59.2	50.4	52.2	57.6	56.9	61.4	51.1	48.9	57.4
	Not sure	1.8	2.2	1.0	1.5	2.7	1.3	1.2	1.0	1.4	1.8
Spending Next Month on Discretionary Entertainment Exp.	More	9.9	8.3	10.9	7.5	12.2	6.4	5.6	11.5	7.6	4.8
	Less	51.4	54.4	48.2	53.6	55.2	55.4	40.7	52.3	53.6	42.1
	Same	35.6	34.2	38.7	35.5	29.6	36.0	48.8	34.2	36.1	47.5
	Not sure	3.0	3.1	2.2	3.4	3.0	2.2	4.9	2.0	2.7	5.5
Spending Next Month on Household Improvements	More	14.9	14.8	16.5	13.3	18.0	12.1	11.3	15.9	15.2	10.5
	Less	51.4	49.3	47.4	53.0	48.5	54.2	46.9	50.9	52.2	45.0
	Same	29.9	29.5	31.7	28.7	27.8	30.1	34.5	29.4	28.1	36.5
	Not sure	3.9	6.3	4.5	5.0	5.6	3.7	7.3	3.8	4.5	8.0
Spending in Next Month on Major Personal Purchases	More	13.1	17.7	15.7	14.1	20.8	11.3	9.0	17.4	13.6	9.6
	Less	53.0	47.3	45.8	49.6	48.8	54.9	42.4	46.2	51.8	43.8
	Same	32.1	31.3	35.6	31.6	28.1	31.5	43.0	32.5	31.2	41.4
	Not sure	1.8	3.7	3.0	4.7	2.3	2.3	5.6	3.8	3.5	5.2
Next Month – Save and/or Invest	More	10.6	7.0	11.6	9.0	11.5	7.0	3.7	15.8	5.6	3.7
	Less	42.7	41.2	39.4	41.1	40.0	45.1	40.5	37.6	44.1	40.0
	Same	44.3	48.2	45.1	46.1	45.3	45.6	51.4	42.7	47.0	51.4
	Not sure	2.4	3.6	3.8	3.8	3.2	2.3	4.4	3.9	3.2	4.9



Category Spending
Income, Married
July 2009

		Income						Married				Kids @ Home			
		July			June			July		June		July		June	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	35.2	26.1	20.4	39.2	34.9	27.1	26.2	34.5	35.6	33.1	31.3	27.2	36.1	33.9
	Less	12.8	10.8	8.9	15.6	9.6	11.2	10.1	13.1	11.7	14.6	7.6	13.3	13.5	12.2
	Same	49.4	62.5	70.7	43.9	54.5	61.3	61.9	50.1	51.7	50.6	59.0	57.6	49.2	52.6
	Not sure	2.6	0.6	0.1	1.4	1.0	0.4	1.8	2.3	1.0	1.7	2.1	1.9	1.2	1.3
Spending Next Month on Disc. Entertainment Exp.	More	8.2	7.2	13.3	8.3	7.3	12.3	8.4	10.3	9.1	9.0	12.3	6.7	10.6	7.9
	Less	60.4	55.1	39.3	59.6	49.9	39.3	52.3	54.4	50.7	52.0	54.7	52.0	54.8	49.2
	Same	27.0	36.7	46.7	27.5	41.8	48.1	36.6	31.4	37.7	35.7	30.1	38.1	32.2	39.8
	Not sure	4.4	1.1	0.7	4.6	1.0	0.3	2.6	3.9	2.5	3.4	2.9	3.2	2.3	3.1
Spending Next Month on Household Improvements	More	13.5	13.7	18.1	12.2	14.5	20.7	15.0	14.6	15.1	14.3	19.4	11.5	15.5	14.2
	Less	53.5	51.7	43.9	57.3	48.4	41.8	50.4	50.0	50.3	50.5	47.8	52.1	51.5	49.9
	Same	24.6	32.5	36.8	23.6	34.1	36.2	30.6	27.9	31.2	28.1	28.1	30.9	29.5	30.3
	Not sure	8.4	2.1	1.2	6.9	3.0	1.3	4.0	7.5	3.5	7.1	4.7	5.5	3.4	5.5
Spending Next Month on Major Personal Purchases	More	14.9	12.5	21.0	12.8	14.9	18.8	14.1	18.4	15.1	14.4	20.3	12.2	16.5	13.7
	Less	58.0	50.9	37.2	55.8	44.6	39.5	49.3	51.3	47.5	48.4	51.3	49.4	48.0	47.8
	Same	23.3	35.4	41.3	25.6	38.4	41.0	34.5	26.1	34.2	32.1	26.5	35.2	31.6	34.6
	Not sure	3.8	1.2	0.4	5.9	2.1	0.8	2.1	4.2	3.2	5.1	2.0	3.2	3.9	3.9
Saving/Investing Next Month	More	6.5	8.2	13.9	9.8	9.0	12.1	8.7	8.7	8.9	12.5	10.5	7.3	11.3	9.4
	Less	54.4	38.0	25.3	52.7	35.5	24.9	39.5	46.7	39.6	41.7	38.1	44.5	39.7	40.9
	Same	34.4	52.4	60.7	32.1	54.1	61.8	49.7	39.9	48.6	40.2	48.2	45.2	45.5	45.8
	Not sure	4.8	1.4	0.1	5.3	1.5	1.2	2.2	4.8	2.9	5.5	3.3	2.9	3.5	4.0